

United States Bankruptcy Court
Eastern District of Virginia
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 09-51787-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennifer Kathleen Dow
106 Little John Road
Williamsburg, VA 23185

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-0352

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 16, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0422-6
Case: 09-51787

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 14

Date Rcvd: Feb 17, 2010

The following entities were noticed by first class mail on Feb 19, 2010.

db +Jennifer Kathleen Dow, 106 Little John Road, Williamsburg, VA 23185-4908
tr +David R. Ruby, McSweeney Crump Childress & Temple, P.C, P. O. Box 1463,
Richmond, VA 23218-1463
9287008 +Brian J. Dow, P.O. Box 1247, Williamsburg, VA 23187-1247
9287009 +Brina J. Dow, P.O. Box 1247, Williamsburg, VA 23187-1247
9333082 +Chase Bank USA, NA, C/O Mark J. Schultz, 9140 Ward Parkway Suite 200,
Kansas City, MO 64114-3325
9287013 +Home Furnishings Credit Co., P.O. Box 70851, Charlotte, NC 28272-0851
9287015 +Office of U.S. Trustee, 200 Granby St. Rm 625, Federal Building, Norfolk, VA 23510-1819
9287016 +USAA Federal Savings Bank, 4801 Frederica St., Owensboro, KY 42301-7441

The following entities were noticed by electronic transmission on Feb 17, 2010.

tr +EDI: QDRRUBY.COM Feb 17 2010 20:58:00 David R. Ruby,
McSweeney Crump Childress & Temple, P.C, P. O. Box 1463, Richmond, VA 23218-1463
9287007 +EDI: BANKAMER.COM Feb 17 2010 20:58:00 Bank of America, Attn: Bankruptcy NC4-105-02-99,
Po Box 26012, Greensboro, NC 27420-6012
9287010 +EDI: CAPITALONE.COM Feb 17 2010 20:58:00 Capital One, Attn: Bankruptcy Section,
P.O. Box 85520, Richmond, VA 23285-5520
9287011 EDI: CHASE.COM Feb 17 2010 20:58:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
9287012 +EDI: RMSC.COM Feb 17 2010 20:58:00 GE Money Bank, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, GA 30076-9104
9287014 +E-mail/Text: ext_ebn_inbox@navyfederal.org Navy FCU, P.O. Box 3000,
Merrifield, VA 22119-3000
9287017 +EDI: USAA.COM Feb 17 2010 20:58:00 USAA Federal Savings Bank, 10750 McDermott Freeway,
San Antonio, TX 78288-1600

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Chase Bank USA, NA, c/o Mark J. Schultz, 9140 Ward Parkway, Ste. 200,
Kansas City, MO 64114-3325

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2010

Signature:

